

# Kentucky's Annual Filing Instructions

## TWO (2) BASIC REQUIREMENTS

① Again, this year, **ALL** licensed and registered companies will be **REQUIRED TO PAY ONLINE**.

**PLEASE READ  
THESE  
INSTRUCTIONS  
THOROUGHLY  
FOR PROPER  
SUBMITTALS.**

② **Submit information** in the **FOLLOWING ORDER**, then staple or clip:

**FIRST** Jurat Page should be on top.  
**SECOND** Certificate of Advertising should follow.  
**THIRD** Certificate of Deposit should be third.  
**ALL OTHER INFORMATION SHOULD FOLLOW.**

## THINGS TO REMEMBER

- Foreign Insurance Companies are no longer required to submit a hard copy or diskette of its annual or quarterly statement to the Kentucky Department of Insurance as of year end 2008. Some state specific forms are required to be filed via hardcopy as noted below. A copy of the signed Jurat Page must be filed on or before March 1.
- Kentucky Domestic Insurance Companies are required to submit to the Kentucky Department of Insurance as of year end 2008:
  - two (2) hard copies of its annual statement
  - two (2) hard copies of its quarterly statement
  - two (2) hard copies of its supplemental filings
- All Annual Statement filings submitted to the Kentucky Department of Insurance shall be completed in accordance with the National Association of Insurance Commissioners' Accounting Practices and Procedures Manual, as amended, pursuant to KRS 304.3-240.

**NOTE:**  
*Some state specific  
forms are required  
to be filed via  
hardcopy as noted  
below.*



## MAILING INFORMATION

REGULAR POSTAL MAIL ONLY	FEDERAL EXPRESS, DHL, UPS, etc.
Kentucky Department of Insurance Financial Standards and Examination Division P.O. Box 517 Frankfort, KY 40602-0517	Kentucky Department of Insurance Financial Standards and Examination Division 215 West Main Street Frankfort, KY 40601

**NOTE:** *The physical address should ONLY be used for express mail.*

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## DEADLINE INFORMATION

All filings **MUST BE POSTMARKED** no later than the due date (due date will depend on the info being submitted) even if that due date falls on a weekend or holiday.



## LATE FILING PENALTIES

Companies will be fined **\$100 per day** for a late filing, provided an extension has been granted. In cases where an extension has not been granted, companies will be fined **\$100 per day PLUS an additional civil penalty of \$1000** may be assessed.

## PREMIUM TAX PAYMENTS

**NOTE:**  
*Please **DO NOT** submit premium tax payments to the Kentucky Department of Insurance.*

Department of Revenue P.O. Box 1303 Frankfort, KY 40602-1303	OR	Department of Revenue 501 High St Frankfort, KY 40601
DEPARTMENT OF REVENUE TELEPHONE NUMBER: 502-564-4810		

## EXCEPTIONS TO NORMAL FILINGS

Foreign companies must supply a written copy of any extension received by its state of domicile at least **10 days prior** to the filing date to receive same from Kentucky. Domestic Companies should apply at least **30 days prior** to the due date.

## CERTIFICATE OF DEPOSIT

All insurers must obtain from their state of domicile a Certificate of Deposit. Foreign insurers must maintain \$1,000,000 in cash or Securities in another state for the benefit of all policyholders or post \$1,000,000 in cash or securities in a Safekeeping Agreement in a Kentucky approved bank. To show compliance, Certificates of Deposit are required to be submitted on or before March 1 of each year.



## HOLDING COMPANY REGISTRATION STATEMENT

One (1) copy required to be filed only by Kentucky Domestic insurers. Filing deadline is April 1.

## RENEWAL FEES

Information is sent to annual statement contact person.

**NOTE: DO NOT send renewal fees to the Department of Revenue. They are shown on the Premium Tax Return for the purpose of calculating the retaliatory tax only.**

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## DOMESTIC LIFE INSURERS ACTUARIAL VERIFICATION REQUIREMENT

As soon as Exhibits 5 through 8 are completed, each domestic life insurer **MUST PROVIDE THE FOLLOWING** to the [Kentucky Department of Insurance, Financial Standards and Examination Division](#), **ATTENTION Susan Perkins** (by regular postal mail or by e-mail – [susan.perkins2@ky.gov](mailto:susan.perkins2@ky.gov)).



- (1) A **SIGNED** Actuarial Certification as required by KRS 304.2-205(2) for the 2008 Annual Statement Blank.
- (2) The Actuarial Certification **MUST** be completed in accordance with the **NAIC Model** Actuarial Opinion and Memorandum Regulation for the Statement of Actuarial Opinion.
- (3) **Completed** Exhibits 5 through 8 for 2008.
- (4) The **number of policies and the amount of insurance**, where applicable, for each line and column of Exhibit 5 for 2008.
- (5) **All supplemental answers to questions**, explanation and notes connected with Exhibits 5 through 8 as required by the NAIC Instructions for filing the Annual Statement for 2008.

## RISK RETENTION GROUPS ACCREDITED REINSURERS

Annual Statement – Copy of signed Jurat Page (1 copy)  
Audited Financial Statement (1 copy)

## OTHER APPROVED REINSURERS

Annual Statement – Copy of signed Jurat Page (1 copy)

## SURPLUS LINES

Annual Statement – Copy of signed Jurat Page (1 copy)  
Check Remittance Form (see specific instructions by insurer type)

## QUESTIONS/CONCERNS

If you have any questions or concerns, please contact:  
**JANET KLAPHEKE or C.C. WEBBER**  
Kentucky Department of Insurance  
Financial Standards and Examination Division  
Call 502-564-6082 or send e-mail to [Janet.Klapheke@ky.gov](mailto:Janet.Klapheke@ky.gov)  
or [Cecilia.Webber@ky.gov](mailto:Cecilia.Webber@ky.gov).

